

## Indicator 2: Promptness of First Indemnity Payments - 4th Quarter 2003

### Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER NAME</u>	<u>First</u> <u>payments</u>	<u>Late</u> <u>payments</u>	<u>percent</u> <u>prompt</u>	<u>YTD</u> <u>percent</u>	<u>3_yr</u> <u>percent</u>
SI	CITY OF MILWAUKEE	213	1	99.5%	99.7%	99.2%
SI	DEPT OF ADMINISTRATION	89	4	95.5%	92.2%	87.4%
SI	GENERAL MOTORS CORPORATION	18	1	94.4%	93.4%	82.9%
10677	CINCINNATI INSURANCE CO THE	71	4	94.4%	91.2%	85.9%
21458	EMPLOYERS INSURANCE OF WAUSA	309	22	92.9%	90.2%	86.2%
25674	TRAVELERS INDEMNITY CO OF IL	170	15	91.2%	88.9%	84.4%
23817	ILLINOIS NATIONAL INS CO	88	8	90.9%	85.7%	79.8%
22977	LUMBERMENS MUTUAL CAS CO	10	1	90.0%	77.7%	79.7%
26069	WAUSAU BUSINESS INS CO	91	10	89.0%	90.4%	86.1%
26042	WAUSAU UNDERWRITERS INS CO	86	10	88.4%	88.4%	86.5%
14184	ACUITY INSURANCE CO	314	41	86.9%	85.7%	87.9%
15350	WEST BEND MUTUAL INS CO	439	63	85.6%	86.8%	88.3%
24449	REGENT INSURANCE CO	159	23	85.5%	83.5%	84.2%
35386	FIDELITY & GUARANTY INS CO	87	14	83.9%	80.8%	75.6%
15091	RURAL MUTUAL INS CO	86	14	83.7%	80.9%	84.3%
21407	EMCASCO INSURANCE CO	79	13	83.5%	84.8%	85.2%
23035	LIBERTY MUTUAL FIRE INS CO	229	38	83.4%	84.5%	80.8%
22748	PACIFIC EMPLOYERS INS CO	34	6	82.4%	86.1%	75.7%
24988	SENTRY INSURANCE A MUTUAL CO	448	87	80.6%	84.6%	84.5%
40827	COMBINED SPECIALTY INSURANCE C	106	21	80.2%	84.6%	81.1%
15261	SOCIETY INSURANCE A MUTUAL CO	298	61	79.5%	78.7%	78.9%
16535	ZURICH AMERICAN INSURANCE CO	331	81	75.5%	77.9%	78.1%
30562	AMERICAN MANUFACTURERS MUT	4	1	75.0%	68.6%	75.9%
19445	NATIONAL UNION FIRE INS CO OF P	59	15	74.6%	74.1%	72.2%
29157	UNITED WISCONSIN	169	43	74.6%	78.1%	79.7%
23043	LIBERTY MUTUAL INS CO	125	35	72.0%	74.0%	75.6%
20494	TRANSPORTATION INSURANCE CO	131	37	71.8%	76.5%	78.5%
24147	OLD REPUBLIC INS CO	66	19	71.2%	74.8%	73.4%
24872	CONNECTICUT INDEMNITY CO THE	17	5	70.6%	83.3%	77.1%
18910	AMERICAN PROTECTION INS CO	12	6	50.0%	79.0%	77.9%
<b>Totals for Group:</b>		<b>4,338</b>	<b>699</b>	<b>83.9%</b>	<b>84.4%</b>	<b>83.2%</b>

## Indicator 2: Promptness of First Indemnity Payments - 4th Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER_NAME</u>	<u>First</u> <u>payments</u>	<u>Late</u> <u>payments</u>	<u>percent</u> <u>prompt</u>	<u>YTD</u> <u>percent</u>	<u>3_yr</u> <u>percent</u>
SI	CITY OF MADISON	16	0	100.0%	100.0%	100.0%
SI	MILWAUKEE BOARD OF SCHOOL DI	87	0	100.0%	99.0%	98.6%
24830	CITIES & VILLAGES MUTUAL INS CO	24	1	95.8%	97.7%	96.5%
SI	COUNTY OF MILWAUKEE	22	0	100.0%	97.5%	98.3%
SI	BRUNSWICK CORPORATION	14	0	100.0%	97.1%	91.8%
SI	BRIGGS & STRATTON CORP	10	1	90.0%	95.1%	96.9%
SI	COOPER POWER SYSTEMS INC	1	0	100.0%	94.7%	93.6%
SI	SCHNEIDER NATIONAL CARRIERS I	25	1	96.0%	94.4%	93.7%
31895	AMERICAN INTERSTATE INS CO	21	2	90.5%	92.1%	80.2%
13935	FEDERATED MUTUAL INS CO	45	4	91.1%	91.7%	92.5%
19682	HARTFORD FIRE INSURANCE CO	31	3	90.3%	91.7%	84.0%
SI	STORA ENSO NORTH AMERICA COR	12	2	83.3%	91.2%	94.0%
24791	ST PAUL MERCURY INS CO	25	2	92.0%	89.7%	90.4%
SI	KOHLER CORPORATION	13	2	84.6%	89.1%	79.9%
13986	FRANKENMUTH MUTUAL INS CO	65	5	92.3%	89.1%	81.2%
13021	UNITED FIRE & CASUALTY CO	9	0	100.0%	88.5%	78.7%
25402	AMCOMP ASSURANCE CORP	51	6	88.2%	88.3%	80.8%
25879	FIDELITY & GUARANTY INS UNDERWR	2	0	100.0%	87.2%	71.2%
22659	INDIANA INSURANCE CO	13	4	69.2%	87.2%	85.7%
19259	SELECTIVE INS CO OF SOUTH CAROL	21	5	76.2%	87.2%	83.4%
29459	TWIN CITY FIRE INS CO	38	4	89.5%	86.7%	82.5%
19895	ATLANTIC MUTUAL INS CO	1	0	100.0%	86.7%	82.4%
26425	WAUSAU GENERAL INS CO	29	2	93.1%	86.7%	82.6%
24767	ST PAUL FIRE & MARINE INS CO	57	9	84.2%	86.2%	83.3%
20346	PACIFIC INDEMNITY CO	14	1	92.9%	86.0%	82.2%
SI	WISCONSIN BELL INC	12	0	100.0%	85.7%	84.0%
20281	FEDERAL INSURANCE CO	38	6	84.2%	85.6%	82.7%
14303	INTEGRITY MUTUAL INS CO	65	10	84.6%	85.6%	82.3%
21873	FIREMANS FUND INS CO	11	1	90.9%	84.9%	77.4%
19305	ASSURANCE COMPANY OF AMER	9	1	88.9%	83.9%	75.8%
26980	ROYAL INSURANCE CO OF AMERICA	6	2	66.7%	83.7%	79.8%
24589	AMERICAN & FOREIGN INS CO	57	19	66.7%	83.6%	87.6%
SI	GEORGIA PACIFIC CORPORATION	6	2	66.7%	83.3%	71.0%
22322	GREENWICH INSURANCE CO	48	10	79.2%	83.2%	81.6%
22543	SECURA INSURANCE A MUTUAL CO	96	15	84.4%	83.2%	84.5%
19275	AMERICAN FAMILY MUTUAL INS CO	48	10	79.2%	83.1%	84.8%
20486	TRANSCONTINENTAL INSURANCE C	12	2	83.3%	82.2%	80.0%
19380	AMERICAN HOME ASSURANCE CO	73	12	83.6%	81.9%	77.0%
42404	LIBERTY INSURANCE CORP	18	4	77.8%	81.3%	81.6%
24678	ROYAL INDEMNITY CO	36	11	69.4%	81.2%	81.5%
24902	SECURITY INSURANCE CO OF HART	24	7	70.8%	80.7%	81.8%
25887	UNITED STATES FIDELITY & GUARAN	18	2	88.9%	80.6%	74.7%
24414	GENERAL CAS CO OF WI	92	24	73.9%	80.4%	81.1%
30104	HARTFORD UNDERWRITERS INS CO	11	3	72.7%	80.0%	77.2%
42480	VENTURE INS CO	25	8	68.0%	80.0%	82.2%
40967	ST PAUL FIRE & CASUALTY INS CO	24	6	75.0%	79.6%	87.1%
39357	TRAVELERS INSURANCE CO THE	18	1	94.4%	79.3%	75.7%
31003	TRI STATE INS CO OF MN	97	23	76.3%	78.1%	77.9%
25682	TRAVELERS INDEMNITY CO OF CT T	26	5	80.8%	76.8%	76.4%

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Medium Size Insurers (85 -399 Claims or more per year)

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21415	EMPLOYERS MUTUAL CASUALTY C	98	29	70.4%	76.5%	79.8%
18988	AUTO OWNERS INS CO	33	9	72.7%	75.9%	82.4%
SI	MILWAUKEE TRANSPORT SERVICES I	26	2	92.3%	75.7%	83.2%
25976	UTICA MUTUAL INS CO	9	2	77.8%	75.0%	54.9%
10472	CAPITOL INDEMNITY CORP	28	4	85.7%	74.8%	80.3%
15393	WISCONSIN AMERICAN MUTUAL IN	13	6	53.8%	74.6%	58.9%
19410	COMMERCE & INDUSTRY INS CO	65	16	75.4%	74.6%	77.7%
26956	WIS COUNTY MUTUAL INS CORP	13	3	76.9%	74.4%	75.7%
14591	MILWAUKEE MUTUAL INS CO	11	1	90.9%	74.4%	79.1%
19429	INSURANCE COMPANY OF STATE OF	35	15	57.1%	72.1%	77.5%
40142	AMERICAN ZURICH INS CO	10	4	60.0%	71.4%	76.9%
24228	PEKIN INSURANCE CO	25	8	68.0%	70.8%	70.0%
10239	SECURA SUPREME	2	1	50.0%	69.0%	77.8%
22918	AMERICAN MOTORISTS	6	3	50.0%	68.2%	76.5%
10166	ACCIDENT FUND INS CO OF AMERIC	69	25	63.8%	67.6%	65.8%
SI	UW-SYSTEM ADMINISTRATION	33	15	54.5%	66.4%	76.7%
20443	CONTINENTAL CASUALTY CO	6	1	83.3%	62.2%	70.7%
SI	DAIMLERCHRYSLER CORPORATION	12	7	41.7%	62.1%	62.8%
41181	UNIVERSAL UNDERWRITERS INS CO	8	2	75.0%	51.1%	59.7%
21237	CASUALTY RECIPROCAL EXCHANG	2	2	0.0%	47.1%	81.4%
SI	TARGET CORP	0	0	0.0%	0.0%	0.0%
<b>Totals for Group:</b>		<b>2,020</b>	<b>393</b>	<b>80.5%</b>	<b>82.6%</b>	<b>82.1%</b>

## Indicator 2: Promptness of First Indemnity Payments - 4th Quarter 2003

### Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER_NAME</u>	<u>First</u> <u>payments</u>	<u>Late</u> <u>payments</u>	<u>percent</u> <u>prompt</u>	<u>YTD</u> <u>percent</u>	<u>3_yr</u> <u>percent</u>
SI	COUNTY OF BROWN	4	0	100.0%	100.0%	100.0%
SI	STI HOLDINGS, INC	0	0	0.0%	100.0%	100.0%
SI	COUNTY OF ROCK	11	0	100.0%	100.0%	99.5%
SI	WISCONSIN PUBLIC SERVICE CORP	4	0	100.0%	100.0%	98.8%
SI	BENEVOLENT CORPORATION CEDA	7	0	100.0%	100.0%	97.1%
SI	KIMBERLY-CLARK CORPORATION	12	0	100.0%	95.1%	96.5%
20109	BITUMINOUS FIRE & MARINE INS CO	8	0	100.0%	90.9%	95.9%
SI	COUNTY OF WAUKESHA	2	0	100.0%	100.0%	95.8%
SI	FEDERAL EXPRESS CORPORATION	7	0	100.0%	93.2%	95.6%
SI	ALLEN-BRADLEY COMPANY LLC	10	0	100.0%	92.3%	95.5%
SI	COUNTY OF LA CROSSE	3	0	100.0%	85.7%	95.2%
SI	COUNTY OF DODGE	8	0	100.0%	96.2%	94.6%
SI	COUNTY OF WASHINGTON	7	0	100.0%	93.9%	94.4%
SI	COUNTY OF WALWORTH	6	1	83.3%	89.5%	93.6%
SI	COUNTY OF MANITOWOC	1	0	100.0%	100.0%	92.3%
SI	COUNTY OF OUTAGAMIE	9	1	88.9%	88.1%	91.6%
25151	STATE FARM GENERAL INS CO	0	0	0.0%	0.0%	91.4%
SI	MARTEN TRANSPORT LTD	15	2	86.7%	88.1%	91.0%
26662	MILWAUKEE CASUALTY INSURAN	5	1	80.0%	94.3%	90.8%
SI	COUNTY OF WINNEBAGO	4	1	75.0%	85.7%	90.8%
SI	COUNTY OF DANE	12	5	58.3%	76.5%	90.8%
23280	CINCINNATI INDEMNITY CO	0	0	0.0%	85.7%	90.6%
21113	UNITED STATES FIRE INS CO	10	0	100.0%	92.5%	90.2%
SI	CONSOLIDATED PAPERS INC	0	0	0.0%	0.0%	90.0%
21261	ELECTRIC INSURANCE CO	8	0	100.0%	88.9%	89.6%
SI	WISCONSIN ELECTRIC POWER COMP	9	0	100.0%	100.0%	89.2%
20699	ACE PROPERTY AND CASUALTY IN	0	0	0.0%	100.0%	88.9%
21105	NORTH RIVER INS CO THE	0	0	0.0%	50.0%	88.9%
36919	HAWKEYE SECURITY INS CO	11	0	100.0%	92.5%	88.7%
SI	VOLLRATH COMPANY LLC	4	0	100.0%	86.7%	88.5%
SI	DEPT OF TRANSPORTATION	3	2	33.3%	87.0%	88.4%
SI	TECUMSEH PRODUCTS COMPANY	5	0	100.0%	91.7%	88.3%
SI	USF HOLLAND INC	12	0	100.0%	84.4%	88.0%
SI	ILLINOIS TOOL WORKS INC	2	0	100.0%	62.5%	87.2%
SI	COUNTY OF JEFFERSON	5	0	100.0%	85.7%	86.4%
21180	SENTRY SELECT	9	2	77.8%	88.5%	86.4%
23108	LUMBERMEN'S UNDERWRITING AL	7	2	71.4%	77.8%	85.8%
20508	VALLEY FORGE INS CO	37	4	89.2%	87.7%	85.8%
SI	CASE CORPORATION	3	0	100.0%	100.0%	85.7%
25658	TRAVELERS INDEMNITY COMPANY T	2	0	100.0%	80.0%	85.2%
21865	ASSOCIATED INDEMNITY CORP	11	2	81.8%	85.7%	85.0%
19038	TRAVELERS CASUALTY & SURETY C	12	0	100.0%	92.2%	84.5%
33600	L M INSURANCE CORP	5	1	80.0%	88.9%	84.5%
14265	INDIANA LUMBERMENS MUTUAL IN	5	1	80.0%	92.9%	84.5%
SI	KWIK TRIP INC	4	1	75.0%	86.7%	84.3%
24732	GENERAL INSURANCE CO OF AMERI	0	0	0.0%	100.0%	83.6%
SI	LAND O LAKES INC	4	0	100.0%	95.0%	83.5%
20397	VIGILANT INSURANCE CO	3	1	66.7%	84.2%	83.5%
28665	CINCINNATI CASUALTY CO THE	13	1	92.3%	76.0%	83.3%

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25143	STATE FARM FIRE & CASUALTY CO	19	4	78.9%	77.3%	83.1%
11371	GREAT WEST CASUALTY CO	13	3	76.9%	87.0%	82.3%
29424	HARTFORD CASUALTY INS CO	3	0	100.0%	80.8%	82.0%
24112	WESTFIELD INSURANCE CO	4	2	50.0%	78.6%	81.9%
27855	ZURICH AMERICAN INS OF IL	0	0	0.0%	88.9%	81.2%
21857	AMERICAN INSURANCE CO THE	8	1	87.5%	78.9%	81.1%
13331	AMERICAN HARDWARE MUTUAL I	4	1	75.0%	84.6%	80.5%
10804	CONTINENTAL WESTERN INS CO	10	0	100.0%	92.3%	80.4%
33006	AMERICAN PHYSICIANS ASSURANC	2	0	100.0%	100.0%	80.3%
42650	ONEBEACON MIDWEST INS CO	1	0	100.0%	66.7%	80.0%
SI	TEXTRON INC	2	0	100.0%	100.0%	80.0%
22292	HANOVER INSURANCE CO THE	2	0	100.0%	90.0%	79.2%
SI	RIPON FOODS INC	7	0	100.0%	78.6%	78.9%
15377	WESTERN NATIONAL MUTUAL INS C	4	1	75.0%	87.5%	78.7%
SI	EMERSON ELECTRIC COMPANY	0	0	0.0%	62.5%	78.6%
24880	FIRE & CASUALTY INS CO OF CT TH	0	0	0.0%	71.4%	78.2%
37273	FIREMANS FUND INS CO OF WI	2	0	100.0%	81.0%	78.1%
SI	INTERNATIONAL PAPER COMPANY	4	2	50.0%	81.3%	78.0%
33588	FIRST LIBERTY INS CORP THE	10	0	100.0%	76.6%	77.9%
24775	ST PAUL GUARDIAN INS CO	8	0	100.0%	100.0%	77.6%
14176	HASTINGS MUTUAL INS CO	8	2	75.0%	81.0%	77.3%
SI	J C PENNEY CORPORATION INC	12	3	75.0%	79.3%	77.0%
26247	AMERICAN GUARANTEE & LIABIL	5	2	60.0%	76.7%	77.0%
20427	AMERICAN CASUALTY CO OF READ	2	0	100.0%	76.5%	76.8%
20621	ONEBEACON AMERICA INSURANCE C	0	0	0.0%	28.6%	75.4%
19690	AMERICAN ECONOMY INS CO	1	0	100.0%	75.0%	75.3%
10545	FREMONT CASUALTY INSURANCE	0	0	0.0%	100.0%	75.0%
13439	PARTNERS MUTUAL INS CO	5	0	100.0%	91.3%	74.5%
22667	ACE AMERICAN INSURANCE CO	53	9	83.0%	75.8%	74.2%
SI	FORT JAMES OPERATING COMPANY	1	0	100.0%	50.0%	74.1%
24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.0%	0.0%	72.7%
SI	KMART CORPORATION	0	0	0.0%	100.0%	72.0%
19704	AMERICAN STATES INS CO	3	1	66.7%	77.8%	71.4%
SI	JOURNAL SENTINEL INC	3	0	100.0%	96.3%	71.4%
25534	TIG INSURANCE CO	0	0	0.0%	0.0%	71.4%
25615	CHARTER OAK FIRE INS CO	5	2	60.0%	70.6%	70.7%
18767	CHURCH MUTUAL INSURANCE CO	19	6	68.4%	74.5%	69.6%
19356	MARYLAND CASUALTY CO	5	3	40.0%	63.4%	68.4%
21040	FREMONT INDEMNITY CO	0	0	0.0%	0.0%	67.5%
24422	LEGION INSURANCE CO	0	0	0.0%	28.6%	65.7%
SI	HARNISCHFEGER CORPORATION	3	2	33.3%	70.0%	65.6%
14117	GRINNELL MUT REINSUR CO	9	2	77.8%	75.8%	65.0%
23582	HARLEYSVILLE INSURANCE CO	1	1	0.0%	76.9%	65.0%
45934	AMERICAN COMPENSATION	2	0	100.0%	75.0%	64.9%
22489	HIGHLANDS INSURANCE CO	0	0	0.0%	0.0%	63.8%
37478	HARTFORD INSURANCE CO OF THE M	2	0	100.0%	87.5%	61.5%
SI	COUNTY OF SHEBOYGAN	16	7	56.3%	55.0%	61.2%
SI	KRAFT FOODS NORTH AMERICA INC	0	0	0.0%	0.0%	58.3%
29785	NN INSURANCE CO	1	1	0.0%	0.0%	57.9%

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25135	STATE AUTOMOBILE MUTUAL INSU	4	1	75.0%	57.1%	56.8%
SI	KOHLS FOOD STORES INC	2	0	100.0%	58.3%	55.1%
20613	AMERICAN EMPLOYERS INS CO	1	1	0.0%	66.7%	55.0%
24074	OHIO CASUALTY INS CO	8	4	50.0%	50.0%	54.3%
19801	ARGONAUT INS CO	2	1	50.0%	37.5%	54.1%
10502	MERIDIAN CITIZENS MUTUAL INSU	2	0	100.0%	66.7%	53.1%
14516	HARLEYSVILLE LAKE STATES INS C	0	0	0.0%	62.5%	51.6%
19828	ARGONAUT MIDWEST INS CO	1	0	100.0%	50.0%	50.0%
SI	CONAGRA DAIRY FOODS COMPANY	2	2	0.0%	50.0%	48.0%
18023	STAR INSURANCE CO	1	0	100.0%	41.7%	44.8%
SI	DELPHI CORPORATION	3	3	0.0%	25.0%	20.0%
<b>Totals for Group:</b>		<b>604</b>	<b>95</b>	<b>84.3%</b>	<b>83.6%</b>	<b>80.2%</b>